

Information to identify the case:

Debtor 1	<u>Justice Watts</u>	Social Security number or ITIN	xxx-xx-6379
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-28370-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Justice Watts
aka Jerome Watts, dba Two Kings Trucking LLC

1/14/25

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Justice Watts
Debtor

Case No. 19-28370-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Jan 14, 2025

Form ID: 3180W

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2025:

Recip ID	Recipient Name and Address
db	+ Justice Watts, 100 Golden Meadow Lane, Sicklerville, NJ 08081-9393
cr	+ FREEDOM MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ U.S. Bank National Association, not in its individ, Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
518480906	+ Freedom Mortgage Corporation, Powers Kirn LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
518480908	+ Robert Manchel, 1 Eves Dr., Suite 111, Marlton, NJ 08053-3125
519682901	+ U.S. Bank National Association, not in, individual capacity but as trustee for, RMTP Trust, Series 2021 Cottage-TT-V, c/o Friedman Vartolo LLP, 1325 Franklin Avenue Garden City, NY 11530-1666

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 14 2025 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 14 2025 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Jan 14 2025 20:29:55	Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631
518575899	EDI: CRFRSTNA.COM	Jan 15 2025 01:23:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
518552965	+ EDI: AIS.COM	Jan 15 2025 01:23:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518480899	+ EDI: CAPITALONE.COM	Jan 15 2025 01:23:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
518480900	+ EDI: CRFRSTNA.COM	Jan 15 2025 01:23:00	Credit First N A, Pob 81315, Cleveland, OH 44181-0315
518587172	+ Email/Text: Bankruptcy@Freedommortgage.com	Jan 14 2025 20:38:00	FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE, Bankruptcy Department., 10500 KINCAID DRIVE, FISHERS IN 46037-9764
518480901	+ Email/Text: Bankruptcy@Freedommortgage.com	Jan 14 2025 20:38:00	Freedom Mortgage Corp, 907 Pleasant Valley Ave, Mount Laurel, NJ 08054-1210
518480902	EDI: IRS.COM	Jan 15 2025 01:23:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518510031	Email/PDF: resurgentbknofications@resurgent.com	Jan 14 2025 21:00:57	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518480903	+ Email/PDF: resurgentbknofications@resurgent.com	Jan 14 2025 21:00:31	Lvnv Funding Llc, Po Box 1269, Greenville, SC

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518480904	Email/Text: bknotices@mbandw.com	Jan 14 2025 20:38:00	29602-1269 McCarthy, Burgess & Wolff, 26000 Cannon Road, Cleveland, OH 44146
518480905	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 14 2025 20:38:00	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
518480907	Email/Text: signed.order@pfwattorneys.com	Jan 14 2025 20:38:00	Pressler Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
518480909	+ Email/Text: clientservices@simonsagency.com	Jan 14 2025 20:39:00	Simons Agency Inc, 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518480910	+ EDI: SYNC	Jan 15 2025 01:23:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
518480911	+ EDI: SYNC	Jan 15 2025 01:23:00	Syncb/home Dsgn Floorc, C/o Po Box 965036, Orlando, FL 32896-0001
518483406	^ MEBN	Jan 14 2025 20:29:41	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518480912	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jan 14 2025 20:38:00	Tbom/atls/fortiva Thd, Pob 105555, Atlanta, GA 30348-5555
518564037	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jan 14 2025 20:38:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
520194329	^ MEBN	Jan 14 2025 20:28:51	U.S. Bank National Association, et al., c/o Fay Servicing, LLC, PO Box 814609, Dallas TX 75381-4609
520194330	^ MEBN	Jan 14 2025 20:28:49	U.S. Bank National Association, et al., c/o Fay Servicing, LLC, PO Box 814609, Dallas TX 75381-4609, U.S. Bank National Association, et al., c/o Fay Servicing, LLC 75381-4609

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518480898		Auto lease
519682902	*+	U.S. Bank National Association, not in, individual capacity but as trustee for, RMTP Trust, Series 2021 Cottage-TT-V, c/o Friedman Vartolo LLP, 1325 Franklin Avenue, Garden City, NY 11530-1666

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2025

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Charles G. Wohlrab	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
Charles G. Wohlrab	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
David Coats	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V dacoats@raslg.com
Denise E. Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jason Brett Schwartz	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Jonathan C. Schwalb	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Jonathan C. Schwalb	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Melanie Carmela Grimes	on behalf of Creditor FREEDOM MORTGAGE CORPORATION nj.bkecf@fedphe.com
Robert Manchel	on behalf of Debtor Justice Watts manchellaw@yahoo.com manchel.robertb132225@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers, III	on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com

TOTAL: 15